

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Migdalia Espinet
Debtor

Case No. 19-02874-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 14, 2025

User: AutoDocke
Form ID: fnldecnd

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2025:

Recip ID	Recipient Name and Address
db	+ Migdalia Espinet, 137 Maria Lane, Dingmans Ferry, PA 18328-3088
cr	+ Toyota Motor Credit Corporation c/o Toyota Motor C, 14841 Dallas Parkway, Ste 350, Dallas, TX 75254-7685
5218592	+ C. Dicovsky Medical Group, LLC, 681 Broadway, Paterson, NJ 07514-1421
5338286	+ M.LE.P.O.A., Inc., 103 Lake Drive, Dingmans Ferry, PA 18328-3127
5218600	+ Marcel Lake Estates POA, 103 Lake Dr, Dingmans Ferry, PA 18328-3127
5218604	Mr. Cooper, 9850 Cypress Waters Blvd, Coppell, Texas 75019
5218605	+ Pink Breast Center, 680 Broadway, STE 111, Paterson, NJ 07514-1526
5218606	+ Plaints Twp Ambulance, PO Box 207, Allentown 18105-0207
5218607	+ Pleasantdale Ambulatory Care, 61 Main Street, STE D, West Orange, NJ 07052-5353
5218608	+ RepairClinic, 48600 Michigan Ave., Canton, MI 48188-2240
5218612	+ Toyota Financial Services, Bankruptcy Department PO Box 5855, 5505 N. Cumberland Ave., Suite 307, Chicago, Illinois 60656-4761
5218613	+ Toyota Financial Services, 1 Citizens Bank Way, Johnston, RI 02919-1922
5622178	+ U.S. Bank National Association, as Trustee, c/o Roger Fay, Esquire, Albertelli Law, 14000 Commerce Parkway, Suite H, Mount Laurel, NJ 08054-2242

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 18:44:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Jan 14 2025 18:40:00	U.S. Bank National Association, as Trustee for Str, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
5233567	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 18:44:12	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5218593	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 18:44:19	Citibank SD, 701 East 60th Street North, Sioux Falls, South Dakota 57104-0432
5218594	+ Email/Text: dylan.succa@commercialacceptance.net	Jan 14 2025 18:40:00	Commercial Acceptance Comp, 2300 Gettysburg Rd STE 102, Camp Hill, Pennsylvania 17011-7303
5218595	+ Email/PDF: creditonebknofications@resurgent.com	Jan 14 2025 18:44:05	Credit One Bank, N.A., 585 Pilot Road, Las Vegas, Nevada 89119-3619
5224544	Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 18:44:05	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
5218596	Email/PDF: DellBKNofications@resurgent.com	Jan 14 2025 18:44:05	Dell Preferred Account, Payment Processing Center, PO Box 6403, Carol Stream, IL 60197
5236573	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 14 2025 18:40:00	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

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5218598	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 14 2025 18:40:00	HSBC Bank, ATTN: Bankruptcy Dept, P.O. BOX 4215, Buffalo, New York 14240-4215
5218597	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 18:44:11	Home Depot, Attn: Legal, 2455 Paces Ferry Rd., Atlanta, Georgia 30339-1834
5242375	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 18:44:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5218599	+ Email/Text: libertybk@contfinco.com	Jan 14 2025 18:40:00	Liberty Career Finance, PO Box 8099, Newark, DE 19714-8099
5225565	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 14 2025 18:44:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5218601	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 14 2025 18:40:00	Mercury, Card Services, PO Box 70168, Philadelphia, PA 19176-0168
5218602	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 14 2025 18:44:12	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
5218603	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 18:40:00	Midland Credit Management, 8875 Aero Drive, Ste 200, San Diego, California 92123-2255
5244337	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 18:44:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5223061	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 18:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5218609	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 14 2025 18:40:00	SPS, PO Box 65250, Salt Lake City, Utah 84165-0250
5218899	^ MEBN	Jan 14 2025 18:35:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5218610	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 18:44:12	Synchrony Bank, P O Box 965004, Orlando, Florida 32896-5004
5218611	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 18:44:18	TJX Rewards/GEMB, PO Box 530948, Atlanta, Georgia 30353-0948
5231233	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 14 2025 18:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5244719	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 18:40:00	U.S. BANK NATIONAL ASSOCIATION, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5222474	+ Email/Text: RASEBN@raslg.com	Jan 14 2025 18:40:00	U.S. Bank National Association, c/o RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
5240513	Email/PDF: ebn_ais@aisinfo.com	Jan 14 2025 18:44:18	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5231343	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5321762	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Lauren Berschler Karl	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 lkarl@rascrane.com, lbkarl03@yahoo.com
Lily Christina Calkins	on behalf of Creditor U.S. Bank National Association as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL2 logsecf@logs.com, lilychristinacalkins@gmail.com
Mark E. Moulton	on behalf of Debtor 1 Migdalia Espinet markmoulton@moultonslaw.com staff@moultonslaw.com
Roger Fay	on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Migdalia Espinet,

Chapter 13

Debtor 1

Case No. 5:19-bk-02874-MJC

Social Security No.:

xxx-xx-4148

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Migdalia Espinet** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: January 14, 2025

fnldec (01/22)